

## CLAIMS

What is claimed is:

1. A method for determining at least one financial strategy for assets to meet financial goals, comprising the steps of:

5       determining an outcome for each of a plurality of financial strategies; and  
      selecting at least one of the financial strategies to meet the financial goals using a software-implemented decision analysis and the outcomes for the financial strategies.

10       2. A method according to claim 1, wherein determining the outcomes comprises the step of performing a plurality of Monte Carlo simulations for each of the financial strategies.

15       3. A method according to claim 1, wherein determining the outcomes comprises the step of using a time series database of rates of return for each of the financial strategies.

20       4. A method according to claim 1, wherein the software-implemented decision analysis uses multi-attribute utility theory.

      5. A method according to claim 4, wherein selecting at least one of the financial strategies comprises the step of selecting the financial strategy having a highest utility.

20       6. A method according to claim 4, wherein selecting at least one of the financial strategies comprises the steps of:

      determining a goals hierarchy for the financial goals;

determining attributes for the financial goals;

determining a single utility function for each attribute;

determining a weight for each attribute;

determining a weight for each financial goal; and

5 determining a utility score for each strategy by using the outcomes, the single-utility functions, the weights for the attributes, and the weights for the financial goals.

7. A method according to claim 6, wherein the financial goals, the attributes, the single utility functions, and the weights for the attributes are determined using input provided by a financial planner.

10 8. A method according to claim 6, wherein the weights for the financial goals are determined using financial preferences provided by an investor, input provided by a financial planner, or a combination of financial preferences provided by an investor and input provided by a financial planner.

15 9. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of using financial preferences provided by an investor.

20 10. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of using input provided by a financial planner.

11. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of using a combination of financial preferences provided by an investor and input provided by a financial planner.

5 12. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on preferences of an investor as to the financial goals.

10 13. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on financial variables related to the financial strategies.

15 14. A method according to claim 1, wherein selecting at least one of the financial strategies comprises the step of selecting a financial strategy using a heuristic based on preferences of an investor as to the financial goals, financial variables related to the financial strategies, and utility scores determined for the financial strategies.

20 15. A method according to claim 1, wherein each financial strategy is determined from a multi-dimensional matrix of at least one financial variable, the multi-dimensional matrix having a plurality of cells, each cell in the multi-dimensional matrix corresponding to one of the financial strategies.

16. A method according to claim 1, wherein each financial strategy comprises an asset allocation, a product mix, and a likelihood of success for achieving at least one of an investment of assets, an accumulation of assets, and a withdrawal of assets.

5           17. A method according to claim 16, wherein the asset allocation comprises an allocation of at least one of stocks, bonds, and short-term securities.

18. A method according to claim 16, wherein the product mix comprises a mix of at least one of a mutual fund and a variable annuity.

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21. A method according to claim 1, further comprising the step of providing a questionnaire for an investor, the questionnaire for determining preferences of the investor as to the financial goals.

5 22. An information storage device embodying the questionnaire of claim 21.

23. A method according to claim 1, further comprising the step of creating a report describing the step of determining an outcome, the step of selecting at least one of the financial strategies, and the selected at least one of the financial strategies.

10 24. An information storage device embodying the report of claim 23.

25. A computer-readable medium having software for performing the method of claim 1.

15 26. A computer system for performing the method of claim 1.

27. A method for determining at least one financial strategy for assets to meet financial goals, comprising the steps of:

determining an outcome for each of a plurality of financial strategies using a plurality of

20 Monte Carlo simulations for each of the financial strategies; and

selecting at least one of the financial strategies to meet the financial goals using the outcomes for the financial strategies.

28. A method for determining at least one financial strategy for assets to meet financial goals, comprising the steps of:

determining an outcome for each of a plurality of financial strategies using a plurality of Monte Carlo simulations for each of the financial strategies; and

5 selecting at least one of the financial strategies to meet the financial goals using software-implemented multi-attribute utility theory.

29. A computer system for determining at least one financial strategy for assets to meet financial goals, comprising:

10 means for storing investor information;

means for storing a plurality of financial strategies;

a software-implemented projection engine for determining an outcome for each of the financial strategies using the investor information;

a software-implemented preference model incorporating the investor information;

15 means for determining a score for each of the financial strategies using the preference model and the outcomes from the projection engine; and

means for selecting at least one of financial strategies based on the scores for the financial strategies.

20 30. An information storage device embodying a questionnaire for an investor, the questionnaire for determining at least one financial strategy for assets to meet financial goals, the at least one financial strategy determined using Monte Carlo simulations of a plurality the

financial strategies and software-implemented decision analysis employing multi-attribute theory, the information storage device comprising:

means for querying the investor as to financial preferences of the investor, the financial preferences being related to the financial goals;

5 means for querying the investor as to assets of the investor; and

means for querying the investor as to personal data of the investor;

wherein the Monte Carlo simulations use the financial preferences of the investor, the assets of the investor, and the personal data of the investor, and the multi-attribute theory uses the financial preferences of the investor.

31. An information storage device embodying a report for an investor, the report for providing information on at least one financial strategy for assets to meet financial goals, the at least one financial strategy determined using Monte Carlo simulations of a plurality the financial strategies and software-implemented decision analysis employing multi-attribute theory, the information storage device comprising:

means for providing information on the Monte Carlo simulations;

means for providing information on the multi-attribute utility theory; and

means for providing information on the determined at least one strategy.